

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Niel J. Nielsen  
Patricia A. Nielsen  
Debtors

Case No. 13-01953-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: JGoodling  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 31

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db/jdb  
cr  
4348566 +Niel J. Nielsen, Patricia A. Nielsen, 113 West Shore Drive, Milford, PA 18337-4243  
4295988 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
4295989 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
4361573 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
+Citi Cards, Citigroup, PO Box 790345, Saint Louis, MO 63179-0345  
+Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816  
ELAN FINANCIAL SERVICES AS SERVICER, FOR WAYNE BANK, BANKRUPTCY DEPARTMENT, P.O. BOX 5229,  
CINCINNATI, OH 45201-5229  
4295983 +Joseph Nielsen, 113 West Shore Drive, Milford, PA 18337-4243  
4295995 +Michael P. Lehutsky, 613 Main Street, Honesdale, PA 18431-1887  
4295996 +Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314  
4443890 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602  
4443891 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021,  
PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602  
4310901 +The Dime Bank, c/o Michael P. Lehutsky, Esquire, 613 Main Street,  
Honesdale, PA 18431-1887  
4295997 +The Dime Bank, 820-822 Church Street, Honesdale, PA 18431-1851  
4306889 +VNB Loan Services, Inc., a subsidiary of Valley Bank, 747 Chestnut Ridge Road, Suite 201,  
Chestnut Ridge, NY 10977-6225  
4295998 +Valley Loan Services, Inc., 747 Chestnut Ridge Road St, Chestnut Ridge, NY 10977-6224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4295984 +EDI: GMACFS.COM May 11 2018 22:58:00 Ally Bank, P.O. Box 13625,  
Philadelphia, PA 19101-3625  
4319993 EDI: GMACFS.COM May 11 2018 22:58:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004  
4295985 EDI: BANKAMER.COM May 11 2018 22:58:00 Bank of America, N.A., 4161 Piedmont Pkwy,  
Greensboro, NC 27410  
4295986 +EDI: TSYS2.COM May 11 2018 22:58:00 Barclay Bank US, Card Services, P.O. Box 8801,  
Wilmington, DE 19899-8801  
4295987 +EDI: CHASE.COM May 11 2018 22:58:00 Cardmember Services, PO Box 15153,  
Wilmington, DE 19886-5153  
4295990 EDI: DISCOVER.COM May 11 2018 22:58:00 Discover Financial Services, P.O. Box 30957,  
Salt Lake City, UT 84130  
4299095 EDI: DISCOVER.COM May 11 2018 22:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4295991 +EDI: HFC.COM May 11 2018 22:58:00 Household Bank Mastercard, P.O. Box 80084,  
Salinas, CA 93912-0084  
4295992 +EDI: IRS.COM May 11 2018 22:58:00 Internal Revenue Serv. PA, P.O. Box 21126,  
Philadelphia, PA 19114-0326  
4295994 +EDI: TSYS2.COM May 11 2018 22:58:00 Juniper Card Services, P.O. Box 13337,  
Philadelphia, PA 19101-3337  
4335787 +EDI: OPHSUBSID.COM May 11 2018 22:59:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4361957 EDI: PRA.COM May 11 2018 22:58:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541  
4315250 EDI: RECOVERYCORP.COM May 11 2018 22:58:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4377782 +EDI: WFFC.COM May 11 2018 22:58:00 Wells Fargo, P.O. Box 25341,  
Santa Anna, CA 92799-5341  
4314302 EDI: WFFC.COM May 11 2018 22:58:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
4295999 +EDI: WESTASSET.COM May 11 2018 22:58:00 West Asset Management, Inc., P.O. Box 790113,  
Sst. Louis, MO 63179-0113

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004  
4295993\* +Joseph Nielsen, 113 West Shore Drive, Milford, PA 18337-4243

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Harry B Reese on behalf of Creditor PennyMac Loan Services, LLC harry.reese@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r  
aynor-paul@pkallc.com  
Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Joshua I Goldman on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Mark E. Moulton on behalf of Debtor 1 Niel J. Nielsen markmoulton@moultonslaw.com,  
staff@moultonslaw.com  
Mark E. Moulton on behalf of Debtor 2 Patricia A. Nielsen markmoulton@moultonslaw.com,  
staff@moultonslaw.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Regina Cohen on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
ksweeney@lavin-law.com  
Thomas I Puleo on behalf of Creditor PennyMac Loan Services, LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Niel J. Nielsen**  
First Name Middle Name Last Name

Debtor 2 **Patricia A. Nielsen**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8313**

EIN --

Social Security number or ITIN **xxx-xx-6391**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-01953-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Niel J. Nielsen  
aka Niel NielsenPatricia A. Nielsen  
aka Patricia Nielsen, aka Pat Neilsen, aka Patricia Stefani,  
aka Patricia A. Stefani**By the  
court:**May 11, 2018Honorable John J. Thomas  
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**